

<i>SERFF Tracking Number:</i>	<i>STAR-126087585</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Starmount Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>41975</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>LTC04I Individual Long Term Care - Nursing Home</i>	<i>Sub-TOI:</i>	<i>LTC04I.003 Other</i>
<i>Product Name:</i>	<i>Nursing Home Rider - Marketing</i>		
<i>Project Name/Number:</i>	<i>/07-001 MKT</i>		

Filing at a Glance

Company: Starmount Life Insurance Company

Product Name: Nursing Home Rider - Marketing SERFF Tr Num: STAR-126087585 State: ArkansasLH

TOI: LTC04I Individual Long Term Care - Nursing Home SERFF Status: Closed State Tr Num: 41975

Sub-TOI: LTC04I.003 Other Co Tr Num: State Status: Filed-Closed

Filing Type: Advertisement Co Status: Reviewer(s): Marie Bennett

Author: Natka Varisco Disposition Date: 04/01/2009

Date Submitted: 03/25/2009 Disposition Status: Filed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name:	Status of Filing in Domicile: Authorized
Project Number: 07-001 MKT	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 04/01/2009	Explanation for Other Group Market Type:
	State Status Changed: 04/01/2009
Deemer Date:	Corresponding Filing Tracking Number:
Filing Description:	

We are submitting the marketing materials for our Nursing Home Rider 07-001. The rider was approved on May 21, 2008 use in Arkansas.

The Nursing Home Rider is marketed via Direct Mail to existing policyholders as a rider to our approved products

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ValueLife Gold 32-001, StarLife Gold 21-001, and SelectLife 51-001.

To market life products in Arkansas, Starmount Life will buy lists of recent mail order purchasers, use third party inserts, place the application on our website, seek referrals from friends and/or family members of current insureds and use any other methods of direct marketing that the company may subsequently develop. At this time Starmount Life has no plans to market this policy through agents.

Company and Contact

Filing Contact Information

Natka Varisco, compliance specialist natkav@starmountlife.com
7800 Office Park Blvd. (225) 926-2888 [Phone]
Baton Rouge, LA 70809 (225) 610-1419[FAX]

Filing Company Information

Starmount Life Insurance Company	CoCode: 68985	State of Domicile: Louisiana
7800 Office Park Boulevard	Group Code: 68985	Company Type:
Baton Rouge, LA 70809	Group Name:	State ID Number:
(225) 926-2888 ext. [Phone]	FEIN Number: 72-0977315	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Starmount Life Insurance Company	\$100.00	03/25/2009	26679199

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	04/01/2009	04/01/2009

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Disposition

Disposition Date: 04/01/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Form	Nursing Home Rider Marketing		Yes

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Form Schedule

Lead Form Number:

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	07-001 ADV STD	Advertising	Nursing Home Rider Marketing	Initial		41	NHR_STD COMP_ADV. pdf



STARMOUNT LIFE INSURANCE COMPANY
THE STARMOUNT BUILDING
P.O. BOX 98100
BATON ROUGE, LA 70898-9100

STATUS REPORT STD

JOHN DOE
123 JOHN DOE Rd
ANYWHERE, US 12345

Amount of current policy \$ 10,000.00

STATUS: A short time ago, you made the wise, unselfish decision to provide your loved ones with the life insurance benefits they would need if something should happen to you.

Right now, as a Policyholder in good standing, you can give yourself some extra protection and, perhaps, earn yourself some cash. This Nursing Home Rider, added to your life insurance policy, can make payments to you personally, in case you are admitted to a nursing home facility and remain over 90 days.**

RECOMMENDATION: As a new Policyholder in good standing, your acceptance is GUARANTEED for this low-cost Nursing Home Rider to your life insurance policy, if your health has not changed. Remember, 1 of 3 Americans will at some time enter a nursing home.*

Receive \$200.00 per month, for 50 months, if you are in a Nursing Home, as a pre-payment on your Life Insurance. Your monthly cost is just \$ 1.00.

To add this Nursing Home Rider to your life insurance policy, simply sign and date the brief application form below. Send no money now! Remember, your acceptance is guaranteed. Payments to you will be an acceleration of your life insurance benefits... a prepayment.

*Source: Best's Review, Life/Health edition, 1995 **See next page for details

07-001 ADV STD

Add this low-cost Nursing Home Rider to your Life Insurance Policy and . . .

Put Your Life Insurance Benefits to Work for You Now.

According to *The Health Insurance Association of America*, nursing home care currently costs from \$2,500.00 to \$5,000.00 a month – and is rising rapidly.

That's why we're making this optional rider available to eligible life insurance policy-holders. It pays benefits from the first day of confinement in a Nursing Home from \$60.00 a month to \$4,000.00 a month for up to 50 months.

*One of every
three Americans
will face the need
to go into a
long-term care
(nursing home) facility.**

That's a total of \$3,000.00 to \$200,000.00.

This is a "living benefit"... your chance to get your insurance money when you need it most.

This optional rider is backed by a no-nonsense 90-Day Unconditional Money-Back Guarantee!

* Source: Best's Review, Life/Health edition, 1995

Summary of Coverage

The information in this Summary of Coverage briefly describes the Nursing Home Rider to your Life Insurance Policy offered by Starmount Life.

ELIGIBILITY

The Nursing Home Rider is offered to new life insurance policyholders in good standing. Acceptance is based on answers to health questions on the original application for life insurance and no change in health since that application was completed.

BENEFITS

Benefit payments of the Nursing Home Rider are based on your life insurance. Each month you receive service in a long-term care nursing facility, the rider pays you an amount equal to 2 percent of the amount of your life insurance benefit. A \$10,000.00 policy pays \$200.00 per month. A \$100,000.00 policy pays \$2,000.00 a month. These advance payments of your life insurance are made as long as you remain in the nursing home, up to a maximum of 50 months. The policy's life insurance benefit is reduced by the amount of these advance benefits.

BENEFIT ELIGIBILITY

You become eligible for benefits when a licensed physician determines that it is necessary for you to enter a nursing home designated as a long-term care facility because of either or both of the following: (a) you suffer a loss of functional ability and require assistance in two or more Activities of Daily Living (ADL's); (b) you need continual supervision due to cognitive impairment. Activities of Daily Living are defined as: dressing, bathing, toileting, continence, transferring and eating. You must be in a Nursing Home more than 90 days, but then payments are made retroactively from the first day of confinement.

NON-CANCELABLE COVERAGE

This insurance cannot be cancelled as long as premiums are paid on a timely basis and your life insurance policy remains in force. Premiums are

based on your age at the time your application is approved. They cannot be changed unless there is a general increase in premiums for all Nursing Home insureds.

EXCLUSIONS & LIMITATIONS

We will not provide benefits for:

(a) pre-existing condition(s), which means a condition for which medical advice or treatment was recommended by, or received from, a provider of health care services within six (6) months preceding the effective date of coverage of the insured. If this Rider replaces a similar policy, certificate, or rider, we shall waive any time periods applicable to pre-existing conditions and probationary periods in the new Rider for similar benefits to the extent that similar exclusions have been satisfied under the original coverage.

(b) a loss which is caused by a war or any act of war, whether declared or undeclared, that occurs while your insurance is in force;

(c) a loss that is caused by intentionally self-inflicted injuries or attempted suicide;

(d) a loss that is caused by or results from the commission or attempted commission of a felony;

(e) a loss that is for drug addiction including, but not limited to, prescription or non-prescription drugs, except when taken as ordered by a Physician;

(f) a loss which is for mental or nervous disorders; however, this shall not permit exclusion or limitation of benefits on the basis of Alzheimer's Disease or a Cognitive Impairment. This Rider **does cover** losses from conditions that are physical in nature, such as Parkinson's disease, Alzheimer's disease, multi-infarct dementia, brain injury, brain tumors, or other conditions not listed in the first sentence of this paragraph (f), involving structural alterations of the brain;

(g) a period during which the Insured is outside of Hawaii, Alaska, and the continental United States for longer than 30 days;

(h) a period in which the Insured is confined in a hospital, other than confinement to a Nursing Facility that is a distinctly separate part of a hospital.

Need Assistance or Answers to Questions?

Call Our Toll-Free Help Hotline: 1-888-SAY LIFE That's 1-888-729-5433.

Starmount Life Insurance Company P.O. Box 98100 • Baton Rouge, LA 70898-9100
(225) 926-2888 • FAX (225) 926-6292

Visit our website! www.StarmountLife.com

Sign, Date, and Return the Application on the first page of this offer in the Postage-Paid Envelope Provided.

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Rate Information

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